

Lorraine
July 31, 2002
7/31/02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

) Attorney Docket No.: E-974

Thomas J. Foth et al.

) Group Art Unit: 2164

Serial No.: 09/474,492

) Examiner: Steven Wasylchak

Filed: December 29, 1999

) Date: July 11, 2002

Title: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC
REFUNDS IN AN ONLINE PAYMENT SYSTEM

COPY OF PAPERS
ORIGINALLY FILED

AMENDMENT

Assistant Commissioner for Patents

Washington, D.C. 20231

Sir:

In response to the Office Action dated April 11, 2002, attached are:

1. A clean version of replacement paragraphs and claims, as follows:
 - o Paragraph change on Page 12;
 - o Claims 1, 5-7, and 10-12;
 - o Claims 13-24 (New);
2. Appropriate Remarks; and
3. A version with markings to show the changes made in the Specification and the Claims.

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01 FC:102 84.00 CH
02 FC:103 72.00 CH

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Assistant Commissioner for Patents
Washington, D.C. 20231

On July 11, 2002
Date of Deposit

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Signature

Steven J. Shapiro
Name of Registered Rep.

July 11, 2002
Date